

July 17, 2006

Federal Trade Commission  
Office of the Secretary  
Room H-135 (Annex W)  
600 Pennsylvania Ave., N.W.  
Washington, D.C. 20580

RE: Business Opportunity Rule, R511993

Dear Federal Trade Commissioners,

I am writing to oppose the business opportunity rule. I am an independent representative with Primerica Financial Services. I joined Primerica because I liked the ownership opportunity it provided and for the flexibility and extra income. Primerica allows me to set my own hours and I can work as much or as little as I want. I love what I do here and am concerned that the proposed business opportunity attacks the way of life that works best for me and so many others.

I have learned very important things through Primerica, including team building, the importance of encouragement and the importance of building a business for me and my family. I have become licensed to sell life insurance, loans and securities products. As an African-American, I am so proud of our diversity. Our team includes Hispanics, individuals from the Middle East, Asian-Americans, the list goes on. One of the most beautiful aspects of our business is that we are all truly color blind. Primerica allows us to bring our differences to the table and work together to increase our individual and collective successes.

Employment settings are often more homogenized. A business opportunity allows you to work within settings that, rather than being controlled by one boss, are as distinct as the people who work within them. Because we are personally responsible for our own success, you end up with a team of leaders who are all working together. It's an opportunity that appeals to a wide spectrum of people – from housewives to lawyers.

As I understand it, the proposed business opportunity rule will devastate our business. Rather than focus on all of the positive aspects of joining Primerica, recruits will be forced to focus on negative factors that are actually common to all businesses. In our litigious society, all businesses, from Wal-Mart to IBM, have been involved in litigation. Why will we be the only ones required to disclose this information? Of course people

change their minds - in our business and all others. Will Wal-Mart be required to disclose the names of all of its employees who have quit?

Although I can appreciate your interest in protecting consumers from fraudulent schemes, this rule goes far beyond this and instead treats all business opportunities as fraudsters. Please take respected and legitimate companies like Primerica outside the scope of your rule.

Sincerely,

Lolitta Ann Brown